

Information to identify the case:

Debtor 1 **Paul Robert Bell**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **16-22497-GLT**

Social Security number or ITIN **xxx-xx-9916**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul Robert Bell

1/14/20

By the court:

Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Paul Robert Bell
 Debtor

Case No. 16-22497-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jan 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2020.

db +Paul Robert Bell, 123 California Avenue, Oakmont, PA 15139-2105
 14255308 +Aes/Pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
 14255309 Anytime Fitness, 5050 Old William Penn Highway, Monroeville, PA 15146
 14328802 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14255313 Dollar Bk, 3 Gateway Ctr, Pittsburgh, PA 15222
 14255314 +Dylan Bell, 1403 John Street, Monroeville, PA 15146-3846
 14255315 +++++F N B CONS DISC CO, 4313 WALNUT ST STE 144, MCKEESPORT PA 15132-6129
 (address filed with court: F N B Cons Disc Co, 4313 Walnut St Ste 29, Mckeesport, PA 15132)
 14273018 +First National Bank of PA, 4140 E. State Street, Hermitage, PA 16148-3401
 14255316 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 14255319 +Kristy Belardi, 6600 Morning View Court, Alexandria, VA 22315-5064
 14335315 +PNC Bank, N.A., BPA as Authorized Agent, 600 Corporate Drive, Suite 502,
 Ft. Lauderdale FL 33334-3662
 14255322 +Stacy Bell, 1403 John Street, Monroeville, PA 15146-3846
 14280488 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 15 2020 03:07:40 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Jan 15 2020 07:43:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 cr +E-mail/Text: bncmail@w-legal.com Jan 15 2020 03:08:08 Synchrony Bank,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
 14255310 EDI: BANKAMER.COM Jan 15 2020 07:43:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 14325120 EDI: BL-BECKET.COM Jan 15 2020 07:43:00 Capital One NA, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14255311 +EDI: CHASE.COM Jan 15 2020 07:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14334697 +EDI: WFNNB.COM Jan 15 2020 07:43:00 Comenity Capital Bank/Paypal Credit,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 14260751 EDI: DISCOVER.COM Jan 15 2020 07:43:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14255312 +EDI: DISCOVER.COM Jan 15 2020 07:43:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14255317 +E-mail/Text: bankruptcy@huntington.com Jan 15 2020 03:07:51 Huntington National Ba,
 7 Easton Oval, Columbus, OH 43219-6060
 14256907 +E-mail/Text: bankruptcy@huntington.com Jan 15 2020 03:07:51 Huntington National Bank,
 P O Box 89424, Cleveland OH 44101-6424
 14255318 +E-mail/Text: bncnotices@beckett-lee.com Jan 15 2020 03:07:15 Kohls/Capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 14288488 +EDI: MID8.COM Jan 15 2020 07:43:00 Midland Funding LLC, PO Box 2011,
 Warren MI 48090-2011
 14255320 +EDI: RMSC.COM Jan 15 2020 07:43:00 PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
 14255321 +E-mail/Text: recovery@paypal.com Jan 15 2020 03:07:05 PayPal, Inc., Legal Department,
 2211 North First Street, San Jose, CA 95131-2021
 14260295 EDI: RECOVERYCORP.COM Jan 15 2020 07:43:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14953480 +E-mail/Text: bncmail@w-legal.com Jan 15 2020 03:08:08 SYNCHRONY BANK,
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
 14255323 +EDI: RMSC.COM Jan 15 2020 07:43:00 Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
 14255324 +EDI: RMSC.COM Jan 15 2020 07:43:00 Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
 14255325 EDI: RMSC.COM Jan 15 2020 07:43:00 Synchrony Bank/Sam's Club, Attn: Bankruptcy Department,
 PO Box 965060, Orlando, FL 32896-5060
 14255326 EDI: TFSR.COM Jan 15 2020 07:43:00 Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52409-8026
 14255327 +EDI: TFSR.COM Jan 15 2020 07:43:00 Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260,
 Horsham, PA 19044-2387

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Toyota Lease Trust
 cr Toyota Motor Credit Corporation

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0315-2

User: dkam
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2020 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor Paul Robert Bell areese8897@aol.com, agreeese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 5